



BERNADETTE A MYERS
211 LOWRY RD
ERIE
PA 16511-1326

YOUR LOAN NUMBER: [REDACTED]

DATE: 11/18/22

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.
THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS
REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED
ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 01/23 THROUGH 12/23.

----- ANTICIPATED PAYMENTS FROM ESCROW - 01/23 THROUGH 12/23 -----

HOMEOWNERS 1ST	1014.02
CITY TAXES	553.62
SCHOOL	1364.50

TOTAL PAYMENTS FROM ESCROW 2932.14

MONTHLY PAYMENT TO ESCROW 244.34 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 01/23 THROUGH 12/23-----

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	-- ESCROW BALANCE COMPARISON --	
				ANTICIPATED	REQUIRED
			ACTUAL STARTING BALANCE	620.61	977.42
JAN 23	244.34			864.95	1221.76
FEB 23	244.34			1109.29	1466.10
MAR 23	244.34			1353.63	1710.44
APR 23	244.34	553.62	CITY TAXES	1044.35	1401.16
MAY 23	244.34			1288.69	1645.50
JUN 23	244.34			1533.03	1889.84
JUL 23	244.34			1777.37	2134.18
AUG 23	244.34	1364.50	SCHOOL	657.21	1014.02
SEP 23	244.34			901.55	1258.36
OCT 23	244.34	1014.02	HOMEOWNERS 1 ALP	131.87 RLP	488.68
NOV 23	244.34			376.21	733.02
DEC 23	244.34			620.55	977.36

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -356.81.
NOTE - THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT
WILL BE COLLECTED FOR A PERIOD OF 12 MONTHS FROM JANUARY 01, 2023



IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	506.42
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	244.34
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	29.73
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 01/01/23 780.49

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 488.68. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 488.68.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

11/22	228.39	12/22	228.39	00/00	0.00
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00		00/00	0.00
00/00	0.00		00/00	0.00

FOR THE PURPOSES OF THIS ESCROW ANALYSIS, ADJUSTMENTS TO THE ESCROW BALANCE AND/OR ESCROW DATA WERE COMPLETED PENDING INFORMATION FROM YOU. PLEASE FORWARD APPROPRIATE INFORMATION TO OUR OFFICE IMMEDIATELY.



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DATE: 11/18/22

* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY *

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING JAN, 2022 AND ENDING DEC, 2022. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF JAN, 2022 IS ---

PRINCIPAL & INTEREST	506.42
ESCROW DEPOSIT	221.68
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	6.71
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	0.00
BORROWER PAYMENT	734.81

MONTH	PAYMENTS TO ESCROW		--- PAYMENTS FROM ESCROW -----		-- ESCROW BALANCE --	
	PRIOR PRJ	ACTUAL	PRIOR PRJ	ACTUAL DESCRIPTION	PRIOR PRJ	ACTUAL
JAN 22	221.68	*			1108.51	806.23
FEB 22	221.68	*			1330.19	806.23
MAR 22	221.68	*			1551.87	806.23
APR 22	221.68	*	553.62	552.52* CITY T	1219.93	253.71
MAY 22	221.68	*			1441.61	253.71
JUN 22	221.68	228.39				
JUN 22		228.39				
JUN 22		228.39				
JUN 22		228.39				
JUN 22		228.39				
JUN 22		228.39*			1663.29	1624.05
JUL 22	221.68	*		1361.78* SCHOOL	1884.97	262.27
AUG 22	221.68	228.39*	1336.12	*	770.53	490.66



SEP 22	221.68	228.39*	1012.00*	HOMEOW	992.21	-292.95 A
OCT 22	221.68	228.39	770.53			
OCT 22		228.39*		*	443.36 T	163.83
NOV 22	221.68	**			665.04	163.83
DEC 22	221.68	**			886.72	163.83

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 443.36. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -292.95.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (**) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

11/21	210.19	12/21	210.19	00/00	210.19
00/00	0.00		00/00	0.00	
00/00	0.00		00/00	0.00	
00/00	0.00		00/00	0.00	